

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Brian S Smith  
 Debtor

Case No. 19-12793-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db +Brian S Smith, 1414 Kummerer Road, Pottstown, PA 19464-1752  
 14317219 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 14317222 +FBCS, 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433  
 14317223 Main Line HealthCare, PO Box 8500-4600, Philadelphia, PA 19178-4600  
 14317224 +Maria Smith, 1414 Kummerer Road, Pottstown, PA 19464-1752  
 14317226 +Medical Data Systems I, 645 Walnut St Ste 5, Gadsden, AL 35901-4173  
 14317228 +Nationstar/Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 14317230 +Robert L Daschbach, DDS, LLC, 390 Harleysville Pike, Souderton, PA 18964-2100  
 14317231 Summer Grove Homeowner's Association, PO Box 422, Gilbertsville, PA 19525-0422  
 14317232 +United Collection Bureau, 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

EDI: BTPDERSHAW.COM Aug 10 2019 07:28:00 TERRY P. DERSHAW, Dershaw Law Offices,  
 P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:53 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:16  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 10 2019 04:01:42 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14317220 +EDI: CITICORP.COM Aug 10 2019 07:28:00 Citicards Cbna, Po Box 6241,  
 Sioux Falls, SD 57117-6241  
 14317221 +EDI: DISCOVER.COM Aug 10 2019 07:28:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 14317225 +E-mail/Text: bknotices@mbandw.com Aug 10 2019 04:01:39 McCarthy, Burgess & Wolfe,  
 The MB&W Building, 26000 Cannon Road, Bedford, OH 44146-1807  
 14317227 +E-mail/Text: Bankruptcies@nragroup.com Aug 10 2019 04:02:41 National Recovery Agen,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 14317229 +E-mail/Text: colleen.atkinson@rmscollect.com Aug 10 2019 04:02:40 Receivable Management,  
 Pob 17305, Richmond, VA 23226-7305  
 14317233 +EDI: WFFC.COM Aug 10 2019 07:28:00 Wells Fargo Bank, Po Box 14517,  
 Des Moines, IA 50306-3517

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor Brian S Smith CourtNotices@rqplaw.com  
 REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper  
 bkgroup@kmlawgroup.com  
 TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Brian S Smith</b>	Social Security number or ITIN	<b>xxx-xx-5835</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-12793-mdc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brian S Smith

8/8/19

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**